

Information to identify the case:

Debtor 1 Saboor Khaliq
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3283**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-10504-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Saboor Khaliq

10/28/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Saboor Khaliq
 Debtor

Case No. 16-10504-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Oct 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2016.

db +Saboor Khaliq, 201 Summerhill Rd, Spotswood, NJ 08884-1261
 515940928 +Bank of America, P.O. Box 15026, Wilmington, DE 19886-5026
 515940929 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 515940930 Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063
 515940937 +Fein, Such, Kahn, & Shepard, P.C., 7 Century Dr, Suite 201, Parsippany, NJ 07054-4673
 515940938 +Hudson County Court Special Civil Part, 595 Newark Ave., Room 711, Jersey City, NJ 07306-2394
 515940942 +Law Office of Aditya Surti LLC, 208 Main Street, Woodbridge, NJ 07095-1921
 515940943 +Lopez Kitchen Design LLC, 340 Oak St, Perth Amboy, NJ 08861-4027
 515940944 +Middlesex County Court Special Civil, PO Box 1146, New Brunswick, NJ 08903-1146
 515940945 +Middlesex County Sheriff's Office, P.O. Box 1188, New Brunswick, NJ 08903-1188
 515940946 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 515940951 Wilshire Credit Corp, 400 Countrywide Wa, Simi Valley, CA 93065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 28 2016 23:35:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 28 2016 23:35:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515940932 EDI: CAPITALONE.COM Oct 28 2016 23:18:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
 515940934 E-mail/Text: bankruptcy@cavps.com Oct 28 2016 23:36:04 Cavalry Portfolio Services, LLC, P.O. Box 27288, Tempe, AZ 85285
 515940931 EDI: CAPITALONE.COM Oct 28 2016 23:18:00 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
 515940933 +E-mail/Text: bankruptcy@cavps.com Oct 28 2016 23:36:05 Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
 515940935 +EDI: CITICORP.COM Oct 28 2016 23:18:00 Citibank, PO Box 653095, Dallas, TX 75265-3095
 515940936 +E-mail/Text: bknotice@erccollections.com Oct 28 2016 23:35:53 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 515940940 EDI: IRS.COM Oct 28 2016 23:18:00 Internal Revenue Service, 44 South Clinton Ave, Trenton, NJ 08601
 515940947 +EDI: RMSC.COM Oct 28 2016 23:18:00 Synch/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
 515940948 +EDI: CITICORP.COM Oct 28 2016 23:18:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 515940950 +EDI: WFFC.COM Oct 28 2016 23:18:00 Wells Fargo Bank, 1250 Montego Way, Walnut Creek, CA 94598-2875

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515940949 Three Flags, LLC, Hardik Pandya & Tejash, Tejash Patel
 515940941* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Services, P.O. Box 9052, Andover, MA 01810-9052)
 515940939* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 24

Date Rcvd: Oct 28, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2016 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. Bank Trust, N.A., Et Al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael A. Artis on behalf of U.S. Trustee United States Trustee michael.a.artis@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III on behalf of Creditor BANK OF AMERICA, N.A., as servicer for WELLS
FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE BSSP TRUST 2007-EMX1,
MORTGAGE-BACKED NOTES, SERIES 2007-EMX1 ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor BANK OF AMERICA, N.A., as servicer for WELLS
FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE BSSP TRUST 2007-EMX1,
MORTGAGE-BACKED NOTES, SERIES 2007-EMX1 ecf@powerskirn.com
Yakov Rudikh on behalf of Debtor Saboor Khaliq yrudikh@gmail.com,
rudikhlawgroup@gmail.com/mrudikh@gmail.com/zk1313@gmail.com

TOTAL: 7